

KIM H. KREUNEN,  
d/b/a KREUNEN CONSTRUCTION COMPANY  
GRANTOR

STATE MS. - DESOTO CO.

BOOK 294 PAGE 585

JAN 4 3 45 PM '98

TO

WARRANTY DEED

BENNIE F. SPEER, ET UX,  
GRANTEES

BK 294 PG 585  
W.F. DAVIS CH. CLK.  
By M.T.D.C.

FOR AND IN CONSIDERATION of the sum of Ten Dollars, (\$10.00), cash in hand paid, the receipt of which is hereby acknowledged, KIM H. KREUNEN, d/b/a KREUNEN CONSTRUCTION COMPANY do hereby sell, convey and warrant unto BENNIE F. SPEER AND WIFE, MELISSA A. SPEER, as tenants by the entirety with full rights of survivorship and not tenants in common, the land lying and being situated in Desoto County, Mississippi, more particularly described as follows, to-wit:

Lot 117, Section "D", Crumpler Place Subdivision, located in Section 32, Township 1 South, Range 6 West, as recorded in Plat Book 48, Page 15-16 in the office of the Chancery Clerk of Desoto County, Mississippi.

The warranty in this Deed is subject to subdivision and zoning regulations in effect in Desoto County, Mississippi, and rights of way and easements for public roads and public utilities and restrictive covenants of record for Crumpler Place Subdivision.

Taxes to be prorated for the year of 1995 and possession to take place upon closing.

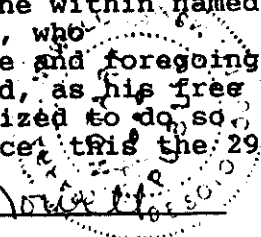
WITNESS my signature, this the 29th day of December, 1995.

  
KIM H. KREUNEN, d/b/a KREUNEN  
CONSTRUCTION COMPANY

STATE OF MISSISSIPPI  
COUNTY OF DESOTO

THIS DAY personally appeared before me the undersigned authority in and for the above county and state, the within named KIM H. KREUNEN, d/b/a KREUNEN CONSTRUCTION COMPANY, who acknowledged that he signed and delivered the above and foregoing Warranty Deed on the day and year therein mentioned, as his free and voluntary act and deed after being duly authorized to do so.

GIVEN UNDER MY HAND and official seal of office, this the 29th day of December, 1995.

  
Camille Nowell  
NOTARY PUBLIC

MY COMMISSION EXPIRES: NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE  
MY COMMISSION EXPIRES April 13, 1997  
BONDED TISHU HEIDEN-MARCHETTI, INC.

GRANTORS ADDRESS: P. O. Box 38, Olive Branch, MS 38654  
601 895-5565 601 895-7162

GRANTEES ADDRESS: 7072 Emily Lane, Olive Branch, MS 38654  
602 895-1891 901 541-3679

PREPARED BY & RETURN TO: Atty. Les Shumake  
P.O. Box 803  
Olive Branch, MS 38654  
(601) 895-5565